

Appl. No. 09/521,636
Amdt. dated January 12, 2004
Reply to Office action of August 15, 2003

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 10 of this paper.

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A processing system for processing a secure purchase order between a purchaser and a merchant across a public network, the processing system comprising:

a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least a purchaser identifier for identifying a particular purchaser, payment data for effecting payment of purchased goods or services, and delivery data associated with said purchaser identifier, said delivery data including at least one delivery address of said purchaser for fulfillment of the purchase order and the purchaser identifier being any alpha-numeric code that is different from the payment data;

[~~a disable for monitoring the status of the purchaser account information;~~] a processor capable of communication with the purchaser account database via a private network and further capable of communication via a public network with a merchant system for receiving the purchase order [~~from said public network~~], said purchase order including said purchaser identifier;

[~~wherein the purchaser identifier is any alpha-numeric code that is different from the payment data;~~]

wherein, in response to receipt of the purchase order including the purchaser identifier, the processor retrieves the payment data and the delivery data from the purchaser account database corresponding to the purchaser identifier, transmits the delivery data to the merchant to fulfill the purchase order, and uses the payment data to pay for the purchased goods or services without exposing the payment data to the merchant; and

wherein the purchaser identifier is generated by the processing system upon storage of the delivery data in the purchaser account database and is inextricably linked to the

delivery data such that any change or attempted change to the delivery data will render the purchaser identifier inoperable.

[~~wherein, in response to a monitored change in the delivery data associated with a particular purchaser identifier, the disabler disables the purchaser identifier such that no purchases can be made using that purchaser identifier.]~~

2. (Original) The processing system of claim 1, wherein said delivery address is a physical address.

3. (Original) The processing system of claim 1, wherein said delivery address is an electronic address.

4. (Original) The processing system of claim 3, wherein said electronic address is an e-mail address.

5. (Original) The processing system of claim 1, wherein only one delivery address for a particular type of address is associated with the purchaser identifier.

6. (Original) The processing system of claim 1, wherein the disabler disables said purchaser identifier for a particular purchaser when either the purchaser identifier or the delivery data is altered.

7. (Canceled). /

8. (Original) The processing system of claim 1, further comprising a securitizer disposed between a secure network and the public network; and

the secure network including the purchaser account database and the processor, and said securitizer preventing unauthorized access to said secure network.

9. (Original) The processing system of claim 8, wherein the disabler is operatively connected to said securitizer and said purchaser account information, said securitizer monitoring said processing system and determining if any alterations to said delivery data are being

attempted and outputting a trigger to the disabler if said alterations are attempted, and the disabler disabling the particular purchase account information in response to the trigger.

10. (Original) The system of claim 9, wherein the disabler invalidates the purchaser identifier in response to the trigger.

11. (Cancelled). ✓

12. (Original) The processing system of claim 1, wherein the public network is the mail and the merchant is a catalog company.

13. (Original) The processing system of claim 1, wherein the merchant is a utility company.

14. (Currently Amended) A transaction processing service for facilitating the processing of a secure purchase order between a purchaser and a merchant across a public network, the processing service comprising:

a processing system, including:

a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least a purchaser identifier for identifying a particular purchaser, payment data for effectuating payment of the purchase order, and delivery data associated with said purchaser identifier and containing a delivery address of said purchaser for fulfillment of the purchase order;

a disabler for monitoring the status of the purchaser account database and disabling the purchaser identifier in response to a [monitored] change or attempted change in the purchaser account information; and

a processor for receiving the purchase order from said public network, said purchase order including said purchaser identifier;

wherein the purchaser identifier is any alpha-numeric code that is different from the payment data;

wherein the processor retrieves the delivery data and payment data associated with the purchaser identifier from the purchaser account database and transmits said delivery data associated with the purchaser identifier to be communicated to said merchant and effectuates payment for the purchase order without exposing the payment data to the merchant; **and**

wherein the purchaser identifier is generated by the processing system upon storage of the delivery data in the purchaser account database and is inextricably linked to the delivery data such that any change or attempted change to the delivery data will render the purchaser identifier inoperable.

15. (Original) The transaction processing service of claim 14, wherein said service is operated by a credit card company.

16. (Original) The transaction processing service of claim 14, wherein said service is operated by a financial institution.

17. (Currently Amended) A method of facilitating secure transactions between purchasers and merchants across a public network, comprising the steps of:

storing purchaser account information which includes at least payment data for paying for purchased goods and delivery data for delivery of the purchased goods to the purchaser;

issuing a purchaser identifier **that is inextricably linked to the stored delivery data** to a purchaser for use in purchasing goods from a merchant, **wherein the purchaser identifier is any alpha-numeric code that is different from the payment data;**

rendering [disabling] the purchaser identifier inoperable in response to any change or attempted change in the stored delivery data [purchaser account information or if the purchaser account information is accessed by an unauthorized user];

receiving a purchase order to purchase a product wherein the purchase order includes the purchaser identifier;

retrieving the delivery data and payment data associated with the received purchaser identifier;

[~~wherein the purchaser identifier is any alpha-numeric code that is different from the payment data;~~]

effectuating payment for the purchased product using the payment data without exposing the payment data to the merchant; and

communicating only the delivery data for the purchaser identified by the purchaser identifier to the merchant.

18. (Previously Presented) The method of claim 17, wherein the method further comprises prior to the step of effectuating payment

determining whether the identified purchaser can pay for the purchased product; and

if said purchaser is not capable of paying, canceling the purchase order.

19. (Original) The method of claim 17, further comprising the step of invalidating the purchaser identifier if said delivery data is altered.

20. (Currently Amended) A method of facilitating secure transactions between purchasers and merchants across a public network, comprising the steps of:

at a purchaser system having access to a merchant store system:

selecting a product offered for sale by the merchant, the product being associated with a product identifier;

transmitting a purchaser identifier from the purchaser system to the merchant store system;

at the merchant store system:

receiving the purchaser identifier;
generating a purchase order for the selected product that includes the purchaser identifier; and

communicating the purchase order to the processing system; and
at the processing system:

processing the purchase order to retrieve delivery data and payment data associated with the purchaser identifier;

wherein the purchaser identifier is any alpha-numeric code that is different from the payment data, and the purchaser identifier is inextricably linked to the delivery data such that if the delivery data is changed or attempted to be changed the purchaser identifier will be rendered unusable;

effectuating payment for the selected product without exposing the payment data to the merchant; and

communicating the delivery data corresponding to the purchaser identifier to the merchant.

21. (Previously Presented) The method of claim 20, wherein said purchaser is not given an opportunity to change said delivery data.

22. (Previously Presented) A purchasing system for facilitating secure electronic transactions between a consumer and a merchant, wherein a secure consumer account is stored on the purchasing system and the account includes consumer payment information and at least one delivery address for delivering purchased items; the purchasing system comprising:

a communication connection to a merchant system via a network;
a server system operative with programming to:

receive a request for payment from the merchant system in response to an order placed by the consumer with the merchant to purchase items, wherein the request for

payment includes a unique consumer identifier unrelated to the consumer payment information which is associated with the secure consumer account;

retrieve the consumer payment information from the consumer account associated with the unique consumer identifier and effectuate payment for the order to the merchant;

retrieve the delivery address from the consumer account associated with the unique consumer identifier and transmit the delivery address to the merchant computer for delivery of the purchased item; and

wherein once the secure consumer account is established by the consumer and the unique consumer identifier is assigned to the consumer account, the at least one delivery address associated with the unique consumer identifier cannot be changed without causing the unique consumer identifier to be disabled.
